



FFW

PATENT  
Attorney Docket No. 5793.3143-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Nathan T. Czyzewski et al.	)	Group Art Unit: 3692
	)	
Application No. 10/804,170	)	Examiner: Benjamin S. Fields
	)	
Filed: March 19, 2004	)	
	)	Confirmation No. 7400
For: METHODS, SYSTEMS, AND ARTICLES	)	
OF MANUFACTURE FOR PROVIDING	)	
FINANCIAL ACCOUNTS WITH	)	
CONDITIONS	)	

**Mail Stop: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed February 21, 2008, please amend the  
above-identified application as follows:

**Amendments to the Specification** are included in this paper.

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendments sections of this paper.